

Information to identify the case:

Debtor 1	Craig Nathan Smith			Social Security number or ITIN xxx-xx-0637
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Karla Cristina Smith			Social Security number or ITIN xxx-xx-2335
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter 13 5/3/21
Case number:	21-21103-CMB			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Craig Nathan Smith	Karla Cristina Smith
2. All other names used in the last 8 years		
3. Address	155 Dwellington Drive Valencia, PA 16059	155 Dwellington Drive Valencia, PA 16059
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 5/27/21

For more information, see page 2

Debtor Craig Nathan Smith and Karla Cristina Smith

Case number 21-21103-CMB

7. Meeting of creditors	June 28, 2021 at 10:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/27/21 Filing deadline: 7/12/21 Filing deadline: 11/1/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Craig Nathan Smith
Karla Cristina Smith
Debtors

Case No. 21-21103-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: May 27, 2021

User: aala
Form ID: 309I

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Craig Nathan Smith, Karla Cristina Smith, 155 Dwellington Drive, Valencia, PA 16059-2523
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15371688	+ AES/Brazus, P.O. Box 61047, Harrisburg, PA 17106-1047
15371689	+ AES/Suntrust, P.O. Box 61047, Harrisburg, PA 17106-1047
15371694	+ Caliber Home Loans, 715 South Metropolitan Avenue, Oklahoma City, OK 73108-2054
15371699	+ Capital One Bank/Cabelas, P.O. Box 31293, Salt Lake City, UT 84131-0293
15371702	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
15371709	+ J.P. Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850-5369
15371710	+ J.P. Morgan Chase Bank Home, 700 Kansas Lane, Monroe, LA 71203-4774
15371711	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15371714	+ National Energy Improvement Fund, LLC, P.O. Box 9000, Fort Washington, PA 19034-9000
15371718	+ Pennymac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
15371720	+ Pressler, Felt & Warshaw, L.L.P, c/o Ian Z. Winograd, Esquire, 7 Entin Road, Parsippany, NJ 07054-5020
15371721	+ SST/Synovus, 4315 Pickett, Saint Joseph, MO 64503-1600
15371725	+ The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	May 28 2021 02:06:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	May 28 2021 02:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 28 2021 02:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 28 2021 02:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 28 2021 02:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	May 28 2021 02:07:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM		

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15371687	Email/Text: Bankruptcy@absoluteresolutions.com	May 28 2021 02:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377582	Email/Text: Bankruptcy@absoluteresolutions.com	May 28 2021 02:06:00	Absolute Resolutions, 8000 Norman Center Drive, Bloomington, MN 55437
15371692	+ EDI: CINGMIDLAND.COM	May 28 2021 02:06:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15371690	+ EDI: AMEREXPR.COM	May 28 2021 02:58:00	AT&T, 208 South Akard Street, Dallas, TX 75202-4206
15378195	EDI: BECKLEE.COM	May 28 2021 02:58:00	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15371693	+ EDI: BANKAMER.COM	May 28 2021 02:58:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15371696	+ EDI: CAPITALONE.COM	May 28 2021 02:58:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15371695	+ EDI: CAPITALONE.COM	May 28 2021 02:58:00	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
15371697	+ EDI: CAPITALONE.COM	May 28 2021 02:58:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15371698	+ EDI: CAPITALONE.COM	May 28 2021 02:58:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15371701	+ EDI: CITICORP.COM	May 28 2021 02:58:00	Capital One Bank USA, P.O. Box 31293, Salt Lake City, UT 84131-0293
15371700	+ EDI: CITICORP.COM	May 28 2021 02:58:00	Citibank, N.A., P.O. Box 6217, Sioux Falls, SD 57117-6217
15371703	+ EDI: WFNNB.COM	May 28 2021 02:58:00	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
15371704	+ EDI: WFNNB.COM	May 28 2021 02:58:00	Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125
15371705	+ EDI: WFNNB.COM	May 28 2021 02:58:00	Comenity Bank/J. Crew, P.O. Box 182789, Columbus, OH 43218-2789
15371706	+ EDI: ESSL.COM	May 28 2021 02:58:00	Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
15371707	+ Email/Text: bknotice@ercbpo.com	May 28 2021 02:07:00	Dish Network, 90 Inverness Cir E, Englewood, CO 80112-5317
15371708	+ EDI: AMINFOFP.COM	May 28 2021 02:58:00	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
15371712	+ EDI: MID8.COM	May 28 2021 02:58:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15371713	+ EDI: AISMIDFIRST	May 28 2021 02:58:00	Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1238
15371715	+ Email/Text: bnc@nordstrom.com	May 28 2021 02:07:18	Midland Mortgage/Midfirst, P.O. Box 268959, Oklahoma City, OK 73126-8959
15372877	+ EDI: AGFINANCE.COM	May 28 2021 02:58:00	Nordstrom/TD Bank USA, 13531 East Caley Avenue, Englewood, CO 80111-6504
15371716	+ EDI: AGFINANCE.COM	May 28 2021 02:58:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15371717	+ EDI: AGFINANCE.COM	May 28 2021 02:58:00	Onemain, P.O. Box 1010, Evansville, IN 47706-1010
		May 28 2021 02:58:00	Onemain Financial, P.O. Box 1010, Evansville, IN 47706-1010

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15371719	Email/Text: Bankruptcy.Notices@pnc.com	May 28 2021 02:07:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15378379	EDI: Q3G.COM	May 28 2021 02:58:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
15372152	+ EDI: RMSC.COM	May 28 2021 02:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15371722	+ EDI: RMSC.COM	May 28 2021 02:58:00	Synchrony Bank/BSTB, P.O. Box 965036, Orlando, FL 32896-5036
15371723	+ EDI: RMSC.COM	May 28 2021 02:58:00	Synchrony Bank/Gap, P.O. Box 965005, Orlando, FL 32896-5005
15371724	+ EDI: RMSC.COM	May 28 2021 02:58:00	Synchrony Bank/Husqvarna, P.O. Box 965036, Orlando, FL 32896-5036
15371726	+ EDI: TFSR.COM	May 28 2021 02:58:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15371727	+ EDI: TFSR.COM	May 28 2021 02:58:00	Toyota Motor Credit, Two Walnut Grove Drive, Horsham, PA 19044-2219

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15371691	##+	Aqua Finance Inc., 2600 Pine Ridge Boulevard, Wausau, WI 54401-7800

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2021 at the address(es) listed below:

Name Email Address

Daniel P. Foster

on behalf of Joint Debtor Karla Cristina Smith dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Craig Nathan Smith dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Maria Miksich

on behalf of Creditor MIDFIRST BANK mmiksich@kmllawgroup.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 5